

Analysis of Islamic Organization Culture in Improving Work Ethic and Employee Loyalty at Sharia Bank

Analisis Budaya Organisasi Islam dalam Meningkatkan Etika Kerja dan Loyalitas Karyawan di Bank Syariah

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ABSTRAK

Tujuan: Penelitian ini menganalisis bagaimana internalisasi budaya organisasi Islam—melalui nilai-nilai AKHLAK dan sifat kenabian shiddiq, amanah, tabligh, dan fathonah—mempengaruhi peningkatan etos kerja dan loyalitas karyawan pada PT Bank Syariah Indonesia Kantor Cabang Jambi. **Metode:** Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan teknik observasi partisipatif dan wawancara mendalam dengan jajaran manajemen serta staf operasional. Analisis data dilakukan dengan model interaktif yang meliputi reduksi data, penyajian data, serta penarikan dan verifikasi kesimpulan. **Temuan:** Hasil penelitian menunjukkan bahwa pengamalan nilai shiddiq, amanah, tabligh, dan fathonah dalam Standar Operasional Prosedur (SOP) layanan dan mekanisme koordinasi internal menjadi faktor penentu dalam pembentukan profesionalisme karyawan. Transparansi dalam pelaporan keuangan dan sistem pengawasan yang akuntabel terbukti krusial dalam mencegah konflik internal dan membangun kepercayaan institusional, sehingga memperkuat loyalitas karyawan terhadap lembaga. **Implikasi:** Temuan ini menegaskan pentingnya bagi praktisi perbankan syariah dan pengelola manajemen dakwah untuk menginstitutionalisasi budaya kerja yang berlandaskan nilai-nilai keagamaan. Penguatan budaya berbasis nilai tersebut menjadi kunci dalam menjaga stabilitas organisasi, meningkatkan komitmen karyawan, serta memperkuat daya saing di tengah disrupsi ekonomi yang terus berlangsung. **Orisinalitas:** Penelitian ini menawarkan analisis integratif yang memadukan nilai-nilai AKHLAK dan sifat kenabian sebagai satu kerangka koheren budaya organisasi Islam dalam konteks lembaga perbankan syariah kontemporer.

Kata kunci: Manajemen Penggalangan Dana; Penggalangan Dana; Aksi Cepat Tanggap (ACT); Covid-19.

ABSTRACT

Purpose: This study analyzes how the internalization of Islamic organizational culture—through AKHLAK values and the prophetic traits of *shiddiq*, *amanah*, *tabligh*, and *fathonah*—influences the enhancement of work ethic and employee loyalty at PT Bank Syariah Indonesia, Jambi Branch. **Methods:** A descriptive qualitative approach was employed, using participatory observation and in-depth interviews with management and operational staff. Data were analyzed using an interactive model that included data reduction, data display, and conclusion drawing/verification. **Findings:** The study finds that the embodiment of *shiddiq*, *amanah*, *tabligh*, and *fathonah* within service standard operating procedures (SOPs) and internal coordination mechanisms serves as a determining factor in shaping employee professionalism. Transparency in financial reporting and an accountable oversight system are shown to be crucial in preventing internal conflict and fostering institutional trust, thereby strengthening employee loyalty. **Implications:** These findings highlight the strategic importance for Islamic banking practitioners and da'wah management to institutionalize work cultures grounded in religious values. Such value-based cultural reinforcement is essential to maintaining organizational stability, enhancing employee commitment, and strengthening competitiveness amid ongoing economic disruption. **Originality:** This study offers an integrative analysis that combines AKHLAK values and prophetic traits as a coherent framework for Islamic organizational culture in a contemporary Islamic banking institution.

Keywords: Islamic organization culture; Work ethic; Employee loyalty; Sharia bank.



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A. Introduction

Islamic financial institutions, especially Islamic banking, have a strategic role not only as an economic entity but also as an instrument of muamalah that reflects Islamic values in professional practice (Heriansyah, Sitorus & Rahmat, 2024; Huda et al., 2019). In Indonesia, the development of PT Bank Syariah Indonesia (BSI) is a representation of efforts to integrate modern management systems with comprehensive sharia principles. The success of such an institution is highly dependent on the quality of Human Resources (HR) who are able to balance professional competence with spiritual integrity (Rivai & Amiyani, 2017). In the context of Da'wah Management, an organization is not just a place to make profit, but a testament to spread good values through an Islamic work culture.

Islamic organizational culture based on the prophetic leadership traits of shiddiq, amanah, tabligh, and fathonah is believed to be a determining factor in shaping employee work behavior (Rachmansyah & Syarifuddin, 2020). The phenomenon that occurred at BSI Jambi Branch shows the importance of internalizing this culture to face the challenges of dynamic banking competition. A strong work culture not only serves as an identity, but also as a driving force for a high work ethic. The work ethic in Islam is seen as a form of worship, so that employees not only work for material rewards, but also for responsibility to God (Tasmara, 2002).

In addition to work ethic, employee loyalty is a crucial asset for the operational stability of Islamic banking (Zainal, Hadad & Ramly, 2019). Loyalty born from the same vision and values between individuals and organizations will create a deeper commitment than loyalty that is purely transactional. However, the challenge of maintaining loyalty in an era of disruption requires management to consistently strengthen Islamic values in every aspect of organizational policies. Previous research has shown that there is a positive correlation between a religious work environment and employee satisfaction and loyalty levels (Nasution et al., 2021).

Although much research has been done on organizational culture, studies that specifically examine the implementation of Islamic culture in branch offices in areas such as Jambi have their own uniqueness in terms of social interaction and local culture. Therefore, this study aims to analyze how the role of Islamic organizational culture in improving work ethic and employee loyalty at BSI Jambi Branch. The results of this research are expected to make a theoretical contribution to the development of Da'wah Management science and practical contributions for policy makers in managing human resources based on sharia values.

Objective conditions at BSI Jambi Branch show that the dynamics of interaction between employees and customers are greatly influenced by the strong religious values of the local community. This requires the management to not only prioritize technical banking professionalism, but also to be able to articulate da'wah values in every line of service. This phenomenon is interesting to study more deeply because the work ethic that emerges in the environment is not just a response to the material incentive system, but a manifestation of a collective awareness of the importance of maintaining trust in Islamic financial institutions.

However, the challenge of maintaining employee loyalty in the midst of competition in the financial industry in Jambi Province is a significant issue. Employee loyalty is often tested by the imbalance between the expectations of Islamic values and managerial reality, which is sometimes still transactional. Lack of transparency and accountability in organizational management is often a factor that triggers internal conflicts that can reduce work motivation (Prabowo & Herianingrum, 2020). Therefore, strengthening the Islamic organizational culture is a crucial strategy to mitigate these risks while ensuring the creation of harmony in the work environment.

Based on this background, this study fills the literature gap by focusing on the analysis of the synergy between the aspects of da'wah management and human resource loyalty in the regional Islamic banking sector. The presence of this article is expected to be able to provide a new perspective on how prophetic values can be transformed into measurable and accountable performance standards. Thus, the results of this research not only contribute to the scientific treasure of economic management, but also provide practical solutions for practitioners in optimizing the role of Islamic banks as economic institutions with integrity and bringing benefits to society.

B. Method

This study uses a qualitative approach with a descriptive method to explore the implementation of Islamic organizational culture in PT Bank Syariah Indonesia (BSI) Jambi Branch. In line with an approach that emphasizes the depth of social phenomena, this study aims to understand how religious values are internalized into daily work behavior. The research location was deliberately chosen (purposive) at the BSI branch office in Jambi City to capture the dynamics of human resource management in Islamic banking institutions at the regional level.

Data was collected through participatory observation techniques and in-depth interviews with informants consisting of branch leaders, operational staff, and marketing employees. This data mining process is carried out to get a comprehensive picture of

transparency, accountability, and communication patterns implemented in the organization. In addition, a documentation study of the company's performance report and work culture guidelines is used to complement the primary data so that the results of the analysis have strong credibility (Rahmawati & Rohman, 2018).

The data analysis techniques used refer to an interactive model that includes data reduction, data presentation, and conclusion drawn. The researcher triangulated sources and methods to ensure the validity of findings related to the influence of Islamic culture on work ethic and loyalty. The entire research process is carried out by upholding the principles of research ethics, including honesty in data reporting, openness, and respect for the rights of research subjects.

C. Results and Discussion

1. Internalization of Islamic Organization Culture at BSI Jambi Branch

The results of the study show that the organizational culture at BSI Jambi Branch is based on the basic values of Trustworthiness, Competence, Harmony, Loyalty, Adaptive, and Collaborative (AKHLAK) which are deeply integrated with sharia principles. These values are standards of behavior that must be implemented by all elements of the organization to ensure work professionalism. The internalization of AKHLAK values in Islamic banking serves as an instrument to align business interests with religious ethics. This is in line with the view that religious institutions have a profound influence on the development of civilization through governance with integrity.

The implementation of these values is carried out through the internalization of prophetic traits: *shiddiq* (honest), *amanah* (trustworthy), *tabligh* (communicative), and *fathonah* (intelligent). This prophetic character becomes a moral guide for employees in carrying out operational and managerial tasks. The application of trustworthiness, for example, is key to maintaining financial accountability, just as failure to provide transparent financial statements is often a source of conflict in faith-based organizations. Therefore, BSI Jambi Branch places moral integrity as the main pillar of work culture.

Observations in the field confirm that these values do not stop as slogans, but are reflected in the Standard Operating Procedure (SOP) for customer service and internal coordination between departments. Effective transparency and communication practices are implemented to build customer trust while maintaining internal harmony. As explained in the literature, religious institutions such as mosques or Islamic banks must prioritize effective communication to resolve potential conflicts and improve the quality of services. The existence of SOP based on sharia values ensures that every transaction is carried out fairly and openly.

Furthermore, this Islamic organizational culture is able to minimize sensitive issues that can damage organizational stability. In the context of religious institutions, certain ethnic differences or religious practices are sometimes used for negative purposes if management does not have a strong accountability system. However, at BSI Jambi Branch, strengthening the collective culture through Islamic universal values is able to unite the diversity of employee backgrounds towards a common goal. This creates an inclusive work environment and focuses on the benefit of the people.

Overall, the internalization of the culture of Islamic organizations has a positive impact on the community around Jambi through trustworthy and competent services. The function of Islamic banks here expands, not only as a place for economic transactions, but also as a space for education of Islamic values for the community. The success of BSI Jambi Branch in managing human resources through a prophetic work culture shows that transparent and accountable management is an absolute requirement for the sustainability of Islamic financial institutions in the modern era.

2. Strategy to Improve Work Ethic Based on Sharia Values

Improving employee work ethic at PT Bank Syariah Indonesia (BSI) Jambi Branch is achieved through a transformation of the work paradigm, where professional activities are interpreted in depth as a form of worship (professionalism as worship). From the perspective of Da'wah Management, work is not just an effort to seek material compensation, but a manifestation of devotion to God that demands totality and honesty. This meaning encourages employees to show high dedication because they feel supervised by the omnivisible substance, so that internal discipline is created that is born from spiritual awareness, not just regulatory coercion.

To support this work ethic, the management implements a transparent supervision system to prevent manipulation or ambiguity in every business process. Learning from the phenomenon of religious institutions that often face obstacles due to the failure of the management to present accountable financial statements, BSI Jambi Branch strengthens its internal control system. This accountability is crucial because financial intransparency is often the root of the problem that triggers organizational conflicts and lowers employee trust in leadership.

The application of transparency also serves as a mitigation tool against potential behavioral deviations in the work environment. With accountable financial statements and a clear audit mechanism, the space for individuals to manipulate or abuse authority becomes closed. This is in line with the findings that transparency and accountability are fundamental needs in conflict resolution in faith-based institutions, in order to ensure that each individual works in accordance with the established sharia ethics corridor.

In addition to the supervision aspect, the strategy of increasing work ethic is also carried out through strengthening effective communication between management levels. Communication failures are often the cause of fractured industrial relations and decreased work motivation. At BSI Jambi Branch, leaders prioritize open and honest dialogue to ensure that every policy can be well understood by all staff. This approach has been proven to be able to minimize misunderstandings that are often used by certain parties to create divisions within the organization.

Ultimately, the synergy between spiritual values (worship) and managerial values (transparency) creates a superior and competitive work culture. Employees who have a sharia-based work ethic tend to be more loyal and have high integrity because they understand that every professional action has *ukhrawi* implications. By maintaining accountability and openness, PT Bank Syariah Indonesia Jambi Branch is not only successful operationally as a banking institution, but also succeeds in carrying out its role as an inspiring da'wah institution through clean and professional governance.

3. Correlation of Islamic Culture with Employee Loyalty and Retention

The implementation of Islamic organizational culture at BSI Jambi Branch has proven to be a determining factor in building substantive employee loyalty, not just transactional. This loyalty grows because there is an alignment between the employee's personal values and the values practiced by the company. From a management perspective, when employees feel that their work environment supports the practice of worship and sharia values, they tend to have a stronger affective commitment to the organization (Umi & Mansor, 2022). This creates a stable long-term relationship between employees and banking institutions.

The management of BSI Jambi Branch emphasized that loyalty is not only built through financial compensation, but also through fair managerial transparency. Learning from cases in other religious institutions, where unclear financial statements often trigger resignations or internal conflicts, BSI Jambi prioritizes accountability as an instrument of maintaining loyalty. Employees feel safer and more valued when they work in an open system, where every contribution is objectively assessed based on clear competency standards.

In addition to transparency, communication patterns that prioritize the principle of *tabligh* (communicative) play a big role in minimizing employees' intentions to change jobs. Two-way communication between leaders and subordinates ensures that any aspirations can be resolved through an inclusive deliberation mechanism. This approach is in line with the findings that effective communication is a key element in conflict

resolution in faith-based institutions, which ultimately strengthens employees' emotional attachment to the company's vision of economic proselytizing (Nasution et al., 2021).

The culture of Islamic organizations in this branch office is also able to dampen sensitive issues that have the potential to undermine loyalty, such as differences in social backgrounds or unhealthy seniority (Fadhilah & Biwota, 2025). By prioritizing harmonious and collaborative values, BSI Jambi Branch creates a supportive work environment where each individual is encouraged to support each other in achieving common goals. This work environment with minimal destructive conflicts is a special attraction for professional talents to survive and contribute optimally to the progress of Islamic banking in Jambi.

Overall, the synergy between the application of prophetic values and a modern HR management system has placed BSI Jambi Branch as an institutional model that is able to integrate profit missions with *syiar* missions. High employee loyalty ultimately brings far-reaching benefits to the community, because service to customers is carried out with integrity and sincerity. This success confirms that the professionally managed Islamic organizational culture is the most valuable intangible asset in maintaining the sustainability of financial institutions in the era of global competition.

D. Conclusion

This study concludes that the internalization of Islamic organizational culture based on moral values and prophetic traits (*shiddiq, amanah, tabligh, and fathonah*) has become the main foundation for professionalism at PT Bank Syariah Indonesia Jambi Branch. The integration of these values is not just a formal identity, but a spirit that harmonizes the modern management system with the principles of Da'wah Management. The success of the transformation of religious values into work behavior standards has proven to be able to create an organizational environment that is not only oriented towards profitability, but also on moral integrity and the benefit of the people.

The strategy of increasing work ethic in this institution is achieved through the meaning of work as a form of worship (professionalism as worship). This spiritual paradigm significantly changes employees' work motivation from purely transactional to deep devotion, thus encouraging higher dedication and responsibility. By placing divine values as internal supervisors, employees tend to show stronger integrity in carrying out operational tasks, which ultimately improves the quality of Islamic bank services as a representation of the Islamic economy.

The implementation of a managerial accountability and transparency system was found to be a crucial pillar in building employee loyalty and preventing internal conflicts. As mandated in the governance of religious institutions, honesty in financial reporting and

clarity of leadership mechanisms at BSI Jambi Branch can mitigate the risk of information manipulation. This openness provides a sense of security for employees and strengthens their trust in management, which is a key factor in retaining top talent and maintaining organizational stability amid the challenges of dynamic banking competition.

As a final implication, this study emphasizes that the synergy between prophetic values and effective communication is the key to success in human resource management in Islamic financial institutions. Bank Syariah Indonesia Jambi Branch has shown that transparent governance based on da'wah values is able to produce harmony in an inclusive work environment. The recommendations of this study suggest that the strengthening of Islamic cultural literacy continue to be carried out in a sustainable manner to ensure that Islamic banks remain a trustworthy, professional, and providing wide benefits to the wider community.

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Ethical Statement

This research was carried out by upholding the principles of research ethics that respect human rights, the dignity of the research subjects, and fairness in the treatment of informants. The author guarantees scientific integrity, including honesty and openness in reporting data and research result.

AI Declarations

The authors declare that artificial intelligence (AI)-assisted tools were used to support the literature review process in the introduction, particularly for identifying relevant studies and improving clarity of synthesis. All interpretations, critical analyses, and scholarly judgments remain the full responsibility of the authors.